

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:

**STEPHEN C. BISHOP
CYNTHIA D. BISHOP,**

**Case No. 09-37958-KRH
Chapter 11**

Debtors

Last Four Digits of Social Security Nos.: XXX-XX-8036 XXX-XX-1729

ORDER CONFIRMING PLAN

The disclosure statement and reorganization plan under Chapter 11 of the Bankruptcy Court filed by Stephen C. Bishop and Cynthia D. Bishop, on August 2, 2010 (the "Plan") having been transmitted to all creditors and parties in interest; and

It having been determined after hearing on notice that:

1. The disclosure statement contains adequate information; and
2. The provisions of Chapter 11 of the Code have been complied with and the Plan has been proposed in good faith and not by any means forbidden by law; and
3. The Objection of Union First Market Bank to Confirmation of the Debtors' Plan of Reorganization has been withdrawn upon settlement of all issues raised therein pursuant to the agreement of the parties which provides for the amortization of the loans held by Union First Market Bank made by the Debtors pursuant to the attached amortization schedules, which are incorporated into the provisions of the Reorganization Plan and this Order by this reference; and
4. The Court having allowed Union First Market Bank to change its vote in Class 4 of

the Debtors' Plan to a vote to approve the plan and to cast its votes in Class 7 and Class 15 of the Plan to approve the Debtors' Plan; and

5. The Court having found that the Plan has been accepted by written ballot by the creditors whose acceptance is required by law, with at least two thirds (2/3) in dollar amount and more than one-half (1/2) in number of Allowed Claims voting in each Class entitled to vote voting to approve the Plan and with no Class voting to reject the Plan; and

6. Each holder of a claim or interest has accepted the Plan or will receive or retain under the Plan property of a value, as of the effective date of the Plan, that is not less than the amount that such holder would receive or retain if the Debtors were liquidated under Chapter 7 of the Code on such date; and

7. All payments made or promised by the Debtors or by a person issuing securities or acquiring property under the Plan or by any other person for services or for costs and expenses in, or in connection with, the Plan and incident to the case, have been fully disclosed to the court and are reasonable or, if to be fixed after confirmation of the Plan, will be subject to the approval of the court; and

8. This being a Chapter 11 case filed on behalf of individuals there are no directors officers, or insiders of the Debtors whose identity, qualifications, and affiliations need to be disclosed; and

9. Confirmation of the Plan is not likely to be followed by the liquidation, or the need for further financial reorganization of the Debtors or any successor to the Debtors under the Plan;

It is **HEREBY ORDERED** that the Disclosure Statement is approved and the Chapter 11 Reorganization Plan filed by the Debtors dated August 2, 2010 is hereby confirmed; and

It is **FURTHER ORDERED** that the Class 4 claim of Union First Market Bank shall be treated as a secured claim in the amount of \$198,000.00 and paid as set forth in the attached amortization schedule for the loan number ending in 9783, and the amortization schedule is incorporated into the Debtors' Chapter 11 Plan by this reference and shall be binding upon Union First Market Bank and the Debtors pursuant to the terms thereof; and

It is **FURTHER ORDERED** that the Class 7 claim of Union First Market Bank shall be treated as a secured claim in the amount of \$183,000.00 and paid as set forth in the attached amortization schedule for the loan number ending in 9777, and the amortization schedule is incorporated into the Debtors' Chapter 11 Plan by this reference and shall be binding upon Union First Market Bank and the Debtors pursuant to the terms thereof; and

And it is further **ORDERED** that the Clerk shall mail copies of this order to the debtors, counsel for the debtors, the United States Trustee, and all parties listed on the attached mailing matrix.

Dated: _____

Kevin R. Huennekens
United States Bankruptcy Judge

I ASK FOR THIS:

/s/Robert B. Easterling
Robert B. Easterling, Esquire
Va State Bar No. 15552
2217 Princess Anne Street, Suite 100-2
Fredericksburg, Virginia 22401
(540) 373-5030
Fax (540) 373-5234
Counsel for Stephen C. Bishop and Cynthia D. Bishop

Entered on Docket: _____

SEEN AND NOT OBJECTED TO:

/s/D. Marc Sarata

D. Marc Sarata (Va. Bar No. 68621)
Leach Travell Britt, PC
8270 Greensboro Drive, Suite 1050
McLean, Virginia 22102
Counsel for Union First Market Bank

/s/Robert B. Van Arsdale

Robert B. Van Arsdale, Esquire
Office of U.S. Trustee
701 East Main Street, Suite 4304
Richmond, Virginia 23219
(804) 771-2310

CERTIFICATE OF ENDORSEMENT

I hereby certify that this Order has been endorsed by all necessary parties.

/s/Robert B. Easterling

Robert B. Easterling

Robert B. Easterling, Esquire
Virginia State Bar No. 15552
2217 Princess Anne Street, Suite 100-2
Fredericksburg, VA 22554
(540) 373-5030
FAX (540) 373-5234
Counsel for Stephen C. Bishop and Cynthia D. Bishop

Parties to receive copies:

American Express
P.O. Box 981535
El Paso, TX 79998-1535

American Express Bank FSB
c/o Becket and Lee LLP
POB 3001
Malvern, PA 19355-0701

American Home Mortgage Servicing In
4875 Belfort Road
Ste. 130
Jacksonville, FL 32256-6059

American Home Mortgage Servicing In
P.O. Box 631730
Irving, TX 75063-0002

American Home Mortgage Servicing In
1525 S. Beltline Rd., Ste. 100 N
Coppell, TX 75019-4913

(p) AMERICAN HONDA FINANCE
P O BOX 168088
IRVING TX 75016-8088

BAC Home Loans Servicing, LP
c/o BAC Home Loans Servicing
7105 Corporate Drive
Plano, TX 75024-4100

BAC Home Loans Servicing, LP
Attn: Customer Service CA6-919-01-4
P.O. Box 5170
Simi Valley, CA 93062-5170

Bank of America
P.O. Box 15026
Wilmington, DE 19886-5026

Best Buy
Retail Services
P.O. Box 15521
Wilmington, DE 19850-5521

Bruce Roberts
Donesta Ross
5612 Sorrell Crossing
Raleigh, NC 27617-8300

Chase
P.O. Box 15298
Wilmington, DE 19850-5298

Chase Bank USA, N.A.
PO Box 15145
Wilmington, DE 19850-5145

Citi
Bankruptcy Dept.
P.O. Box 140489
Irving, TX 75014-0489

Colony House Builders, Inc.
5505 Chatterton Lane
King George, VA 22485-7358

Debbie Robinson
508 Pleasants Drive
Fredericksburg, VA 22407-1439

Deutsche Bank National Trust Company
c/o BAC Home Loans Servicing, LP
7105 Corporate Drive
Plano, TX 75024-4100

DISCOVER BANK
DFS Services, LLC
PO Box 3025
New Albany, Ohio 43054-3025

(p) DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

GMAC Mortgage Corporation
Attn: Customer Care
P.O. Box 4622
Waterloo, IA 50704-4622

GMAC Mortgage, LLC as servicer for Deutsche
1100 VIRGINIA DRIVE
PO BOX 8300
FORT WASHINGTON, PA 19034-8300

GMAC Mortgage, LLC as servicer for Deutsche
C/O SHAPIRO AND BURSON
236 CLEARFIELD AVE STE 215
VA BEACH, VA 23462-1893

HSBC Bank USA, National Association
c/o BAC Home Loans Servicing, LP
7105 Corporate Drive
Plano, TX 75024-4100

Susan M. Watts
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Stafford, VA 22554-3716

HSBC Bank, Nevada, N.A.
Bass & Associates, P.C.
3936 E. Ft. Lowell Road., Suite 200
Tuscon, AZ 85712-1083

Union Bank & Trust Co.
Fredericksburg Commercial Loan Cent
2811 Fall Hill Avenue
Fredericksburg, VA 22401-3147

INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 21126
PHILADELPHIA PA 19114-0326

USAA Savings Bank
P.O. Box 65020
San Antonio, TX 78265-5020

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Stafford, VA 22554-8800

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Teresa Lydon
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Navy Federal Credit Union
PO Box 3000
Merrifield, VA 22119-3000

Cynthia D. Bishop
11918 Sandy Hill Court
Spotsylvania, V A22553-3669

Navy Federal Credit Union
P.O. Box 3501
Merrifield, VA 22119-3501

Stephen C. Bishop
11918 Sandy Hill Court
Spotsylvania, VA 22553-3669

Office of the U.S. Trustee
701 E. Broad Street, Suite 4304
Richmond, VA 23219-1849

D. Marc Sarata, Esq.
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McLean, Virginia 22102

Recovery Management Systems Corp
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Miami, FL 33131-1605

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Fredericksburg, VA 22401-3359

Rodrick Felton Obee
Lashree Anquinetta Obee
17030 Point Pleasant Lane
Dumfries, VA 22026-3245

W. Clarkson McDow, Jr.
Office of the U.s. Trustee
701 E. Broad St., Suite 4304
Richmond, VA 23219-1849

Sheryl Merritt
3229 Lake Woodard Drive
Raleigh, NC 27604-3660

AMORTIZATION SCHEDULE

Principal	Loan Term	Start Date	Loan No.	Pay Call Code	Account	Office	Initials
\$483,000.00	11-01-2010	11-01-2015	0000000000				

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any certificate loan or item. Any item above containing "XXXX" has been omitted due to text length limitations.

Borrower: BISHOP, 404 PARK COVE DRIVE

Lender: Union First Market Bank
Fredericksburg Commercial Loan Center
2811 Fall Hill Avenue
Fredericksburg, VA 22401

Disbursement Date: November 1, 2010
Interest Rate: 8.250

Repayment Schedule: Balloon
Calculation Method: 365/360 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	12-01-2010	1,217.43	853.13	264.30	182,735.70
2010 TOTALS:		1,217.43	853.13	264.30	
2	01-01-2011	1,217.43	983.47	233.96	182,501.74
3	02-01-2011	1,217.43	982.21	235.22	182,266.52
4	03-01-2011	1,217.43	986.02	231.41	181,935.11
5	04-01-2011	1,217.43	978.16	239.27	181,695.84
6	05-01-2011	1,217.43	968.34	249.09	181,446.75
7	06-01-2011	1,217.43	976.12	241.31	181,195.44
8	07-01-2011	1,217.43	943.67	273.76	180,921.68
9	08-01-2011	1,217.43	970.35	247.08	180,674.60
10	09-01-2011	1,217.43	972.34	245.09	180,429.51
11	10-01-2011	1,217.43	930.70	286.73	180,142.78
12	11-01-2011	1,217.43	969.55	247.88	179,894.90
13	12-01-2011	1,217.43	936.98	280.45	179,614.45
2011 TOTALS:		14,609.16	11,483.47	3,125.69	
14	01-01-2012	1,217.43	963.88	253.55	179,360.90
15	02-01-2012	1,217.43	965.83	251.60	179,109.30
16	03-01-2012	1,217.43	961.79	255.64	178,853.66
17	04-01-2012	1,217.43	982.28	235.15	178,618.51
18	05-01-2012	1,217.43	935.31	282.12	178,336.39
19	06-01-2012	1,217.43	987.52	230.91	178,105.48
20	07-01-2012	1,217.43	965.30	252.13	177,853.35
21	08-01-2012	1,217.43	977.07	240.36	177,612.99
22	09-01-2012	1,217.43	958.41	259.02	177,353.97
23	10-01-2012	1,217.43	955.00	262.43	177,091.54
24	11-01-2012	1,217.43	922.03	295.40	176,796.14
25	12-01-2012	1,217.43	952.00	265.43	176,530.71
2012 TOTALS:		14,609.16	11,315.57	3,293.59	
26	01-01-2013	1,217.43	948.97	268.46	176,262.25
27	02-01-2013	1,217.43	947.53	269.90	175,992.35
28	03-01-2013	1,217.43	951.62	265.81	175,726.54
29	04-01-2013	1,217.43	944.12	273.31	175,453.23
30	05-01-2013	1,217.43	912.24	305.19	175,148.04
31	06-01-2013	1,217.43	941.01	276.42	174,871.62
32	07-01-2013	1,217.43	909.21	308.22	174,563.40
33	08-01-2013	1,217.43	937.86	279.57	174,283.83
34	09-01-2013	1,217.43	950.86	266.57	173,917.26
35	10-01-2013	1,217.43	894.69	322.74	173,594.52
36	11-01-2013	1,217.43	933.16	284.27	173,310.25
37	12-01-2013	1,217.43	901.58	315.85	172,994.40
2013 TOTALS:		14,609.16	11,071.29	3,537.87	
38	01-01-2014	1,217.43	929.53	287.90	172,706.50
39	02-01-2014	1,217.43	928.36	289.07	172,417.43
40	03-01-2014	1,217.43	937.14	280.29	172,137.14
41	04-01-2014	1,217.43	924.78	292.65	171,844.49
42	05-01-2014	1,217.43	895.43	322.00	171,522.49
43	06-01-2014	1,217.43	921.46	295.97	171,226.52
44	07-01-2014	1,217.43	890.20	327.23	170,909.29
45	08-01-2014	1,217.43	913.11	304.32	170,595.97
46	09-01-2014	1,217.43	918.50	300.93	170,295.04
47	10-01-2014	1,217.43	885.37	332.06	169,962.98
48	11-01-2014	1,217.43	913.69	303.74	169,659.24
49	12-01-2014	1,217.43	882.05	335.38	169,323.86
2014 TOTALS:		14,609.16	10,849.45	3,759.71	

AMORTIZATION SCHEDULE (Continued)					
Loan No: 4444 9777		Page 2			
50	01-01-2015	1,217.43	908.85	307.78	168,711.02
51	02-01-2015	1,217.43	907.99	309.44	168,401.58
52	03-01-2015	1,217.43	907.02	310.41	168,091.17
53	04-01-2015	1,217.43	906.05	311.38	167,780.79
54	05-01-2015	1,217.43	905.08	312.35	167,470.44
55	06-01-2015	1,217.43	904.11	313.32	167,160.12
56	07-01-2015	1,217.43	903.14	314.29	166,849.83
57	08-01-2015	1,217.43	902.17	315.26	166,539.57
58	09-01-2015	1,217.43	901.20	316.23	166,229.34
59	10-01-2015	1,217.43	900.23	317.20	165,919.14
60	11-01-2015	166,577.81	899.26	318.17	165,608.97
2015 TOTALS:		178,732.11	9,733.31	168,018.80	
TOTALS:		239,406.18	55,486.18	183,920.00	
NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.					

AMORTIZATION SCHEDULE

Principal	Loan Date	Maturity	Loan No.	Call Agent	Account	Office	Initials
\$198,000.00	11-01-2010	11-01-2015	9793				
References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or term. Any item above containing "*****" has been omitted due to text length limitations.							

Borrower: BISHOP - 17030 PORT PLEASANT LANE

Lender: OneOn First Market Bank
Fredericksburg Commercial Loan Center
2811 Fall Hill Avenue
Fredericksburg, VA 22401

Disbursement Date: November 1, 2010
Interest Rate: 6.25%

Repayment Schedule: Ballou
Calculation Method: 365/360 U.S. Rule

Payment Number	Payment Date	Payment Amount	Interest Paid	Principal Paid	Remaining Balance
1	12-01-2010	1,317.22	1,031.25	285.97	197,714.03
2010 TOTALS:		1,317.22	1,031.25	285.97	
2	01-01-2011	1,317.22	1,034.90	282.33	197,431.70
3	02-01-2011	1,317.22	1,038.72	278.50	197,153.20
4	03-01-2011	1,317.22	1,042.64	274.58	196,878.62
5	04-01-2011	1,317.22	1,046.62	270.60	196,607.99
6	05-01-2011	1,317.22	1,050.67	266.55	196,341.44
7	06-01-2011	1,317.22	1,054.78	262.44	196,078.96
8	07-01-2011	1,317.22	1,058.96	258.26	195,820.70
9	08-01-2011	1,317.22	1,063.20	254.02	195,566.68
10	09-01-2011	1,317.22	1,067.50	249.72	195,316.96
11	10-01-2011	1,317.22	1,071.86	245.36	195,071.60
12	11-01-2011	1,317.22	1,076.28	240.94	194,830.66
13	12-01-2011	1,317.22	1,080.76	236.46	194,594.20
2011 TOTALS:		15,906.64	12,431.24	3,375.40	
14	01-01-2012	1,317.22	1,045.97	271.25	194,322.95
15	02-01-2012	1,317.22	1,049.48	267.74	194,055.21
16	03-01-2012	1,317.22	1,053.00	264.22	193,790.99
17	04-01-2012	1,317.22	1,056.58	260.64	193,530.35
18	05-01-2012	1,317.22	1,060.22	257.00	193,273.35
19	06-01-2012	1,317.22	1,063.92	253.30	193,020.05
20	07-01-2012	1,317.22	1,067.68	249.54	192,770.47
21	08-01-2012	1,317.22	1,071.50	245.72	192,524.75
22	09-01-2012	1,317.22	1,075.38	241.84	192,282.89
23	10-01-2012	1,317.22	1,079.32	237.90	192,044.99
24	11-01-2012	1,317.22	1,083.32	233.90	191,811.09
25	12-01-2012	1,317.22	1,087.38	229.84	191,581.21
2012 TOTALS:		15,906.64	12,248.31	3,558.33	
26	01-01-2013	1,317.22	1,026.76	290.46	191,290.75
27	02-01-2013	1,317.22	1,029.19	288.03	191,002.72
28	03-01-2013	1,317.22	1,031.66	285.56	190,717.16
29	04-01-2013	1,317.22	1,034.18	283.04	190,434.12
30	05-01-2013	1,317.22	1,036.75	280.47	190,153.65
31	06-01-2013	1,317.22	1,039.37	277.85	189,875.78
32	07-01-2013	1,317.22	1,042.04	275.18	189,600.60
33	08-01-2013	1,317.22	1,044.76	272.46	189,328.14
34	09-01-2013	1,317.22	1,047.53	269.69	189,058.51
35	10-01-2013	1,317.22	1,050.35	266.87	188,791.64
36	11-01-2013	1,317.22	1,053.22	264.00	188,527.64
37	12-01-2013	1,317.22	1,056.14	261.08	188,266.56
2013 TOTALS:		15,906.64	11,978.74	3,827.90	
38	01-01-2014	1,317.22	1,005.18	312.04	187,954.52
39	02-01-2014	1,317.22	1,007.48	309.74	187,644.78
40	03-01-2014	1,317.22	1,009.84	307.38	187,337.40
41	04-01-2014	1,317.22	1,012.26	304.96	187,032.44
42	05-01-2014	1,317.22	1,014.74	302.48	186,730.00
43	06-01-2014	1,317.22	1,017.27	300.00	186,430.00
44	07-01-2014	1,317.22	1,019.86	297.50	186,132.44
45	08-01-2014	1,317.22	1,022.50	295.00	185,837.44
46	09-01-2014	1,317.22	1,025.19	292.50	185,544.94
47	10-01-2014	1,317.22	1,027.94	290.00	185,254.94
48	11-01-2014	1,317.22	1,030.74	287.50	184,967.44
49	12-01-2014	1,317.22	1,033.59	285.00	184,682.44
2014 TOTALS:		15,906.64	11,729.01	4,077.63	

AMORTIZATION SCHEDULE (Continued)					
Loan No: 9783			Page 2		
50	01-01-2015	1,317.22	984.11	333.01	182,539.76
51	02-01-2015	1,317.22	982.42	334.80	182,204.96
52	03-01-2015	1,317.22	980.77	336.50	181,773.46
53	04-01-2015	1,317.22	979.20	338.03	181,434.50
54	05-01-2015	1,317.22	977.67	339.55	181,087.28
55	06-01-2015	1,317.22	976.17	341.05	180,731.53
56	07-01-2015	1,317.22	974.70	342.52	180,368.56
57	08-01-2015	1,317.22	973.26	343.96	179,997.84
58	09-01-2015	1,317.22	971.84	345.38	179,619.45
59	10-01-2015	1,317.22	970.45	346.77	179,233.01
60	11-01-2015	1,317.22	969.08	348.14	178,838.87
2015 TOTAL:		193,465.90	10,521.13	182,972.77	
TOTAL:		287,847.68	59,347.55	198,000.00	
NOTICE: This is an estimated loan amortization schedule. Actual amounts may vary if payments are made on different dates or in different amounts.					